



April 12, 2005

Robert E. Feldman
Executive Secretary
Attention: Comments
Federal Deposit Insurance Corporation
550 17th Street NW
Washington, D.C. 20429

RE: Financial Institute Letter
FIL-22-2005
March 28, 2005

Dear Mr. Feldman:

In regard to the reference, I believe the rating system we have now is quite sufficient. I can understand that for larger banks that took more risk than small community banks like us, something like this might be of help. However for a bank our size, I don't think this would do anything but further complicate your examination procedure.

I respectfully request that the loan classifications be left as is.

Sincerely,

W.H. Whitley
CEO